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HEATHER SCHILLING ROBERTS (MD
only)
LILA Z. STITELY (MD only)

Certified Mail and Regular Mail - Return Receipt Requested

April 3, 2012

7196 9006 9295 8955 3931

Unit Owners Assoc. of Harbo Point East Condominium at Belmont Bay
C/O Rees Broome, PC
8133 Leesburg Pike, 9th Floor
Vienna, VA 22182

Re: Owner(s): Herbert Williams, Jr.
Property Address: 440 BELMONT BAY DRIVE, UNIT 317, Woodbridge, VA 22191
Our Client: GMAC Mortgage, LLC
SB&A File No.: 11-218721V

Dear Sirs:

Our office has conducted a title examination in which we have discovered that Unit Owners Assoc. of Harbo Point East Condominium at Belmont Bay has a lien against the property listed above. This firm represents GMAC Mortgage, LLC in the foreclosure of the above property.

This is to advise you that the above-referenced property will be sold at a foreclosure sale on April 24, 2012 at 1:30 PM. Enclosed is a copy of the Notice of Trustee's Sale.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

Should you want reinstatement or pay off figures for this loan, please call (757) 687-8777 as soon as possible. If you need further information in regards to this matter, please do not hesitate to contact our office.

Sincerely,
SHAPIRO BROWN & ALT, LLP

Jessie Loper
Foreclosure Specialist

Enclosure

NO DEBT COLLECTION ATTEMPT WILL BE MADE IN VIOLATION OF THE AUTOMATIC STAY OF 11 U.S.C. SECTION 362(a), OR OF ANY
BANKRUPTCY DISCHARGE OR BANKRUPTCY COURT ORDER

236 Clearfield Avenue, Suite 215
Virginia Beach, Virginia 23462
(757) 687-8777 (847) 493-7297 (Facsimile)
This is a communication from a Debt Collector.



EXHIBIT

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**TRUSTEE'S SALE OF
440 BELMONT BAY DRIVE, UNIT 317, WOODBRIDGE, VA 22191**

In execution of a Deed of Trust in the original principal amount of \$512,000.00, with an annual interest rate of 3.6250% from Herbert Williams, Jr. dated August 10, 2005, recorded among the land records of the Circuit Court for the County of Prince William as Deed Book/Instrument Number 200508110136236, the undersigned appointed Substitute Trustee will offer for sale at public auction in the County of Prince William, on the Court House steps in front of Main Entrance for the Circuit Court building for the County of Prince William located at 9311 Lee Avenue, Manassas, Virginia on April 24, 2012 at 1:30 PM, the property with improvements to wit:

Condominium Unit 317, HARBOR POINT EAST AT BELMONT BAY, A Condominium, and the limited common elements appurtenant thereto, including Common Element Parking Space(s), P-6 & P-7 and Common Element Storage 25 & 3D, established by condominium instruments recorded on June 2, 2004 as Instrument Number 200406020092344, with plat recorded as Instrument Number 200406020092345, and any supplemental declarations and/or amendments recorded subsequent thereto, among the land records of Prince William County, Virginia.

AND further described in the above Deed of Trust. (Tax Map No. 8492-53-3957.03)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

TERMS OF SALE: ALL CASH. A bidder's deposit of \$15,000.00 or 10% of the sale price, whichever is lower, will be required in cash, certified or cashier's check. Settlement within fifteen (15) days of sale, otherwise Trustees may forfeit deposit. Additional terms to be announced at sale.

Loan type: Conventional. Trustee's File No. 11-218721V.

PROFESSIONAL FORECLOSURE CORPORATION OF VIRGINIA, Substitute Trustees, C/O SHAPIRO BROWN & ALT, LLP, 236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462 (757) 687-8777.

TAX MAP # 8492-53-3957.03

S&B#: 11-218721V

APPOINTMENT OF SUBSTITUTE TRUSTEES

WHEREAS, US BANK NATIONAL ASSOCIATION AS TRUSTEE is the present holder or authorized agent of the holder of the Note secured by the below described Deed of Trust (hereafter referred to as "Noteholder"), GRANTOR herein, and the "Original Grantor(s)" of said Deed of Trust is/are HERBERT WILLIAMS, JR., GRANTOR(S) for recordation; And the Grantee(s) herein is "Substitute Trustee" PROFESSIONAL FORECLOSURE CORPORATION OF VIRGINIA whose place of business is 236 Clearfield Avenue, Suite 215, Virginia Beach, VA 23462.

WHEREAS, by a Deed of Trust dated August 10, 2005, and recorded among the land records of the COUNTY OF PRINCE WILLIAM, Virginia, as Instrument number 200508110136236 RECORDED AUGUST 11, 2005, the said "Original Grantor(s)" conveyed to COMMONWEALTH TRUSTEES, LLC the Original Trustee(s) certain real property described in said Deed of Trust to secure an indebtedness evidenced by a promissory note of the same date and also described in said Deed of Trust, which said Deed of Trust provides that the Noteholder may remove the Original Trustees and appoint substitute trustees; and

NOW, THEREFORE, by virtue of the authority contained in the aforementioned Deed of Trust, the undersigned Noteholder does hereby remove the Original Trustees and/or successors and appoint as Substitute Trustee the GRANTEE, and said Substitute Trustee may act in accordance with the provisions of said Deed of Trust, and does succeed to all the title, power and duties conferred upon the Original Trustee(s) by the terms of said Deed of Trust and by applicable law.



WITNESS the following signature dated August 13, 2011.

NOTEHOLDER: US BANK NATIONAL ASSOCIATION AS
TRUSTEE

(Seal)

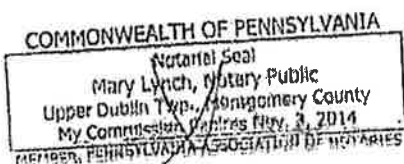
By: [Signature]
Name: **Christiana Nitkiewicz**
Title: **Authorized Officer**

STATE OF **Pennsylvania**
COUNTY OF **Montgomery**

On AUG 13 2011, before me, Mary Lynch, personally appeared
Christiana Nitkiewicz personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or
the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Seal)

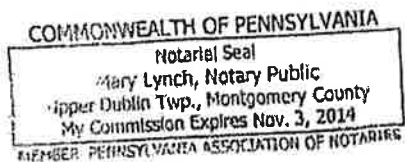


[Signature]
Notary Public

My Commission expires:

PREPARED BY AND RETURN TO:

SHAPIRO & BURSON, LLP, 13135 Lee Jackson Highway, Suite 201,
Fairfax, Virginia 22033



File 11-218721V